



**Highly Protected Risk (ARMR HPR™) Program**

|  | ARMR HPR™                             | Market EIL                           |
|--|---------------------------------------|--------------------------------------|
| Designed Specifically for Habitational Properties  | ✓                                     | X                                    |
| Claims Trigger for Within a Structure  | ✓                                     | Not Always                           |
| <b>Zero Cost Moisture Management Plan</b>  | Yes if Bound                          | X                                    |
| Fungi & Mold Included Within Microbial Substances  | ✓                                     | X                                    |
| Legionella Bacteria Included   | ✓                                     | ✓                                    |
| Broad Spectrum Bacteria Included   | ✓                                     | X                                    |
| No Sub Limit for Mold, Fungi and Bacteria*   | ✓                                     | X                                    |
| Low Minimum Premiums   | Yes - \$5,000                         | Minimum Premiums Can Be \$10,000     |
| Maximum Limits Available   | \$10 million Addl. Limits with Excess | Up To \$50 Million depending on Risk |
| <b>Water Intrusion Risk Management and Insurance in One Program</b>  | ✓                                     | X                                    |
| BI/PD From Lead And Asbestos   | ✓                                     | By Endorsement if Asked for          |
| Cleanup Costs Definition Broadened to Include the Standards and Guidelines from The Institute Of Cleaning and Restoration Certification Applied Structural Drying and Mold Remediation (S500 & S520) | ✓                                     | X                                    |
| Transportation Pollution Liability   | ✓                                     | By Endorsement if Asked for          |
| Non Owned Disposal Site  | ✓                                     | By Endorsement if Asked for          |
| Business Interruption  | By Endorsement if Asked for           | By Endorsement if Asked for          |
| Loss of Occupancy Coverage   | By Endorsement if Asked for           | Case by Case Basis                   |
| Ability to Provide Financial Responsibility for Underground Storage Tanks on the Property  | ✓                                     | Case by Case Basis                   |

Contact Kari or Jonathan today! [Kari@armr.net](mailto:Kari@armr.net) or [Barsness@armr.net](mailto:Barsness@armr.net)